## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA ORLANDO DIVISION

In re: INGRID AVILEZ		Case No.: 6-15-bk-06248-ABB
Debtor		Chapter 13
	<u>Chapter</u>	13 Plan
COMES NOW the Plan, as follows:	Debtors by and through their	r undersigned attorney and file this Chapter 13
		or is submitted to the supervision and control of the wing sums to the Chapter 13 Standing Trustee.
Payment Number	Amount	Due Dates
1 - 60	\$1,625.00	Aug 20, 2015 thru Jan 20, 2020
on the date set forth in		
<b>PAYMENTS</b>	& DISBURSEMENTS ARE	MADE AS LISTED ON EXHIBIT A
PRIORITY: The T	Frustee percentage fee (6%) a	as set by the United States Trustee, and
ATTORNEY FEES	<u>s:</u>	
Attorney Name	Claim Amount	Payment Amt/No
Mark Cressman	\$3,000.00 Atty Fees \$2,700.00 Maint. Fees \$0.00 Mediation Fees	See Exhibit A
OTHER PRIORIT	Y CLAIMS:	
Claim # Credi	tor	Claim Amount Payment Amt/No

**SECURED CLAIMS:** On-going Payments continue beyond the term of the Plan, pursuant to the applicable Note and Mortgage. Payments on the attached spreadsheet include principal, interest, taxes, and insurance.

Claim #	Creditor	Claim Amt	% Rate	Payment Amt/#
	Capital One Auto #1001			
*	2009 Toyota Matrix	\$12,526.00	5.25%	See Exhibit A
	Regional Acceptance #1901			
*	2008 Mercury Mariner	\$11,327.00	5.25%	See Exhibit A
	Cherryridge at Estates			
*	174 Dakota Ave, Groveland FL	\$6,089.73	4.75%	See Exhibit A
	Estates Cherry Lake Master			
*	174 Dakota Ave., Groveland FL	\$3,500.00	4.75%	See Exhibit A
	Selene Finance #0203			
*	174 Dakota Ave., Groveland FL	\$121,953.23	n/a	See Exhibit A

<sup>\*</sup>Denotes this is a secured creditor that has not yet filed a proof of claim as of the date of this plan.

#### **SECURED ARREARAGES:**

Clain	n# Creditor	Claim Amount	Payment Amt/No
*		\$0.00	See Exhibit A

**SECURED GAP:** One additional post-Petition mortgage payment that covers one payment due after the Plan has completed.

(	Claim #	Creditor	Claim Amount	Payment Amt/No
*	:	Selene Finance #0203 174 Dakota Ave., Groveland FL	\$775.03	See Exhibit A

<u>COLLATERAL TO BE SURRENDERED</u>: Creditors have 90 days from confirmation to file any deficiency claims; otherwise, the property is deemed to have been surrendered in full satisfaction of the debt owing. The Stay is lifted to any secured creditor whose property is being surrendered upon confirmation.

Claim #	Creditor	Property Description

#### **VALUATION OF CLAIM:**

Claim #	Creditor	Claim Amt	Value	Sr. Liens	Amt Unsecured

#### SECURED – LEINS LIENS TO BE AVOIDED: NONE

Claim #	Creditor	Claim Amt	Value	Sr. Liens	Amt Unsecured

# **Executory Contracts:**

Claim #	Creditor	Assumed or Rejected	Description of Property	Claim Amount	Payment Amt/#

<u>UNSECURED CREDITORS:</u> Unsecured creditors whose claims have been timely filed and allowed shall receive a pro-rata distribution after payment of the above-stated claims as proposed above Approximate Percentage: <u>16</u> %

# OTHER PROVISIONS REGARDING INCOME TAX REFUNDS INCOME TAX RETURNS, AND/OR INCREASED INCOME:

The Debtor(s) are required to turn over any and all income tax refunds to the Chapter 13 Standing Trustee for the benefit of the Debtor(s)' general unsecured creditors for the duration of this case. The Debtor(s) shall mail any and all tax refunds to the chapter 13 Standing Trustee's payment address as stated above. The Debtor(s) shall put their name and case number on the face of any refund checks before mailing them to the Trustee.

The Debtor(s) are required to provide the Chapter 13 Standing Trustee with copies of their income tax returns each year and for the duration of this case. The Debtor(s) shall mail a **copy** (do not mail original returns) of their income tax returns each year by April 30<sup>th</sup> to the Debtor(s)' attorney and to the Chapter 13 Trustee, P.O. Box 3450, Winter Park, FL 32790-3450 (tax returns only – no payments to this address)

The debtor(s) are further required to file all tax returns timely and to pay any taxes due for the duration of this case. Proof of payment of all post-petition taxes is required.

If the Debtor(s)' income increases during the duration of this case, the Debtor(s) must commit the debtor(s) excess income to the Plan for the benefit of the Debtor(s) creditors.

/s/INGRID AVILEZ//
INGRID AVILEZ
Debtor Signature

/s/ MARK P. CRESSMAN
MARK P. CRESSMAN
Florida Bar No. 51519
CRESSMAN LAW FIRM, PA
13350 W. Colonial Drive
Suite 350
Winter Garden, FL 34787

Phone: 407-877-7317 Fax: 407-877-7189 Attorneys for Debtor

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Chapter 13 Plan has been provided on this 4th day of August 2015 to the Chapter 13 Trustee via electronic transmission and all creditors listed in the attached matrix by U.S. Mail.

<u>/s/ MARK P. CRESSMAN</u> MARK P. CRESSMAN

AV/II 57	Claim Amt						\$3,000.00			\$2,700.00			\$46,501.80
AVILEZ 15-6248	02/28/2015	Total Due			6.0%		Atty			Atty			Selene Finance
13-0240	Unsecured	Total Due		Debtor Pmt	Tee Fee		Fees			Mainteance			1st Mt
60	,		60										
02/28/2015 <b>1</b>	\$0.00			\$1,625.00	\$97.50		\$499.60			\$0.00			\$775.0
03/28/2015 2	\$0.00	\$3,250.00		\$1,625.00	\$97.50		\$499.60			\$0.00			\$775.0
04/28/2015 <b>3</b> 05/28/2015 <b>4</b>	\$0.00 \$0.00	\$4,875.00 \$6,500.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$499.60 \$499.60			\$0.00 \$0.00			\$775.03 \$775.03
06/28/2015 <b>5</b>	\$0.00	\$8,125.00		\$1,625.00	\$97.50		\$499.60			\$0.00			\$775.0
07/28/2015 <b>6</b>	\$0.00	\$9,750.00		\$1,625.00	\$97.50	6 at	\$499.60	6	at	\$0.00			\$775.0
08/28/2015 <b>7</b>	\$25.09	\$11,375.00		\$1,625.00	\$97.50	1 at	\$2.40			\$50.00			\$775.0
09/28/2015 <b>8</b>	\$27.49	\$13,000.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
10/28/2015 9	\$27.49	\$14,625.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
11/28/2015 <b>10</b> 12/28/2015 <b>11</b>	\$27.49 \$27.49	\$16,250.00 \$17,875.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00 \$50.00			\$775.0 \$775.0
01/28/2016 12	\$27.49	\$19,500.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
02/28/2016 13	\$27.49	\$21,125.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
03/28/2016 14	\$27.49	\$22,750.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
04/28/2016 15	\$27.49	\$24,375.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
05/28/2016 16	\$27.49	\$26,000.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
06/28/2016 <b>17</b> 07/28/2016 <b>18</b>	\$27.49 \$27.49	\$27,625.00 \$29,250.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00	-		\$50.00 \$50.00			\$775.03 \$775.03
08/28/2016 <b>19</b>	\$27.49	\$30,875.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
09/28/2016 20	\$27.49	\$32,500.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
10/28/2016 <b>21</b>	\$27.49	\$34,125.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
11/28/2016 <b>22</b>	\$27.49	\$35,750.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
12/28/2016 23	\$27.49 \$27.49	\$37,375.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
01/28/2017 <b>24</b> 02/28/2017 <b>25</b>	\$27.49	\$39,000.00 \$40,625.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00 \$50.00			\$775.03 \$775.03
03/28/2017 26	\$27.49	\$42.250.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
04/28/2017 27	\$27.49	\$43,875.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
05/28/2017 <b>28</b>	\$27.49	\$45,500.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
06/28/2017 <b>29</b>	\$27.49	\$47,125.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.03
07/28/2017 30	\$27.49	\$48,750.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
08/28/2017 <b>31</b> 09/28/2017 <b>32</b>	\$27.49 \$0.76	\$50,375.00 \$52,000.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00 \$50.00			\$775.03 \$775.03
10/28/2017 33	\$0.76	\$53,625.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
11/28/2017 34	\$0.76	\$55,250.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
12/28/2017 <b>35</b>	\$0.76	\$56,875.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
01/28/2018 36	\$0.76	\$58,500.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
02/28/2018 37	\$0.76	\$60,125.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0 \$775.0
03/28/2018 <b>38</b> 04/28/2018 <b>39</b>	\$0.76 \$0.76	\$61,750.00 \$63,375.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00 \$50.00			\$775.0
05/28/2018 40	\$0.76	\$65,000.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
06/28/2018 <b>41</b>	\$0.76	\$66,625.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
07/28/2018 <b>42</b>	\$0.76	\$68,250.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
08/28/2018 43	\$0.76	\$69,875.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
09/28/2018 <b>44</b> 10/28/2018 <b>45</b>	\$0.76	\$71,500.00		\$1,625.00	\$97.50		\$0.00			\$50.00 \$50.00			\$775.0 \$775.0
11/28/2018 46	\$0.76 \$0.76	\$73,125.00 \$74,750.00		\$1,625.00 \$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00			\$775.0 \$775.0
12/28/2018 47	\$0.76	\$76,375.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
01/28/2019 48	\$0.76	\$78,000.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
02/28/2019 49	\$0.76	\$79,625.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
03/28/2019 50	\$0.76	\$81,250.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
04/28/2019 <b>51</b> 05/28/2019 <b>52</b>	\$0.76	\$82,875.00		\$1,625.00	\$97.50 \$97.50		\$0.00 \$0.00			\$50.00			\$775.0
06/28/2019 53	\$0.76 \$0.76	\$84,500.00 \$86,125.00		\$1,625.00 \$1,625.00	\$97.50		\$0.00			\$50.00 \$50.00			\$775.0 \$775.0
07/28/2019 <b>54</b>	\$0.76	\$87,750.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
08/28/2019 55	\$0.76	\$89,375.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
09/28/2019 <b>56</b>	\$0.76	\$91,000.00		\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0
10/28/2019 57	\$0.76	\$92,625.00		\$1,625.00	\$97.50		\$0.00	Щ		\$50.00			\$775.0
11/28/2019 58	\$0.76	\$94,250.00	$\vdash$	\$1,625.00	\$97.50		\$0.00			\$50.00			\$775.0 \$775.0
12/28/2019 <b>59</b> 01/28/2020 <b>60</b>	\$0.76 \$2.64	\$95,875.00 \$97,500.00	60 at	\$1,625.00 <b>\$1,625.00</b>	\$97.50 \$97.50		\$0.00 \$0.00	54	26	\$50.00 <b>\$50.00</b>	60	24	\$775.0 <b>\$775.0</b>
01/28/2020 00	,	ψ91,300.00	00 at				·	J4	aι	·	00	aı	
	\$708.77			\$97,500.00	\$5,850.00		\$3,000.00			\$2,700.00			\$46,501.8
	\$4,311.00						ATTY						
	16%											$\vdash$	
							0.00	$\dashv$		0.00		H	^^
							0.00			0.00			0.00

		\$0.00	\$775.03		\$14,269.20			\$12,903.00			\$6,853.20			\$3,939.00
AVILEZ 15-6248		Selene Finance	Selene Finance		Cap One			Regional Accep			Cherryridge			Estates Cherr
13-0246		Arrears			2009 Toyota			2008 Mercury			HOA			Master HO
	60	760.0	,	, ,	2000 10,010									
02/28/2015	1	\$0.00	\$0.00		\$137.82			\$115.05			\$0.00			\$0.0
03/28/2015	2	\$0.00	\$0.00	)	\$137.82			\$115.05			\$0.00			\$0.0
04/28/2015	3	\$0.00	*		\$137.82			\$115.05			\$0.00			\$0.0
05/28/2015	4	\$0.00		-	\$137.82			\$115.05			\$0.00			\$0.0
06/28/2015	5	\$0.00			\$137.82			\$115.05	_	L.	\$0.00	_		\$0.0
07/28/2015	6	\$0.00 \$0.00				6	at	\$115.05	6	at	\$0.00	6	at	\$0.0
08/28/2015 09/28/2015	7 8	\$0.00		-	\$248.94 \$248.94			\$226.17 \$226.17			\$126.92 \$126.92			\$72.9 \$72.9
10/28/2015	9	\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
11/28/2015		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
12/28/2015	-	\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
01/28/2016	12	\$0.00	\$0.00	)	\$248.94			\$226.17			\$126.92			\$72.9
02/28/2016		\$0.00		)	\$248.94			\$226.17			\$126.92			\$72.9
03/28/2016		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
04/28/2016		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
05/28/2016		\$0.00	<del></del>		\$248.94			\$226.17			\$126.92			\$72.9
06/28/2016		\$0.00		-	\$248.94			\$226.17		-	\$126.92		$\vdash$	\$72.9
07/28/2016 08/28/2016	_	\$0.00 \$0.00			\$248.94 \$248.94			\$226.17 \$226.17		-	\$126.92 \$126.92		$\vdash$	\$72.9 \$72.9
09/28/2016		\$0.00			\$248.94 \$248.94			\$226.17			\$126.92		$\vdash$	\$72.9 \$72.9
10/28/2016		\$0.00		-	\$248.94			\$226.17		$\vdash$	\$126.92		+	\$72.9 \$72.9
11/28/2016		\$0.00			\$248.94			\$226.17		t	\$126.92			\$72.9
12/28/2016		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
01/28/2017	24	\$0.00	\$0.00	)	\$248.94			\$226.17			\$126.92			\$72.9
02/28/2017	25	\$0.00		)	\$248.94			\$226.17			\$126.92			\$72.9
03/28/2017		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
04/28/2017		\$0.00	<del>+ + +</del>		\$248.94			\$226.17			\$126.92			\$72.9
05/28/2017		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
06/28/2017 07/28/2017		\$0.00 \$0.00			\$248.94 \$248.94			\$226.17 \$226.17			\$126.92 \$126.92			\$72.95 \$72.95
08/28/2017			31 at \$0.00		\$248.94			\$226.17			\$126.92			\$72.9
09/28/2017		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
10/28/2017		\$0.00	<del>                                     </del>		\$248.94			\$226.17			\$126.92			\$72.9
11/28/2017	34	\$0.00	\$26.73	3	\$248.94			\$226.17			\$126.92			\$72.9
12/28/2017		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
01/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
02/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
03/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
04/28/2018 05/28/2018		\$0.00 \$0.00			\$248.94 \$248.94			\$226.17 \$226.17			\$126.92 \$126.92			\$72.9 \$72.9
06/28/2018		\$0.00	<del> </del>		\$248.94			\$226.17			\$126.92			\$72.9
07/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
08/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
09/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
10/28/2018		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
11/28/2018		\$0.00	<del></del>		\$248.94			\$226.17			\$126.92			\$72.9
12/28/2018	_	\$0.00			\$248.94			\$226.17		<u> </u>	\$126.92		$\vdash$	\$72.9
01/28/2019		\$0.00	<del>                                     </del>		\$248.94			\$226.17		<u> </u>	\$126.92			\$72.9
02/28/2019 03/28/2019		\$0.00 \$0.00	<del></del>	-	\$248.94 \$248.94		$\vdash$	\$226.17 \$226.17		$\vdash$	\$126.92 \$126.92		$\vdash$	\$72.9 \$72.9
03/28/2019		\$0.00			\$248.94 \$248.94			\$226.17			\$126.92		$\vdash$	\$72.9 \$72.9
05/28/2019		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
06/28/2019		\$0.00			\$248.94			\$226.17		t	\$126.92			\$72.9
07/28/2019		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
08/28/2019	55	\$0.00			\$248.94			\$226.17		L	\$126.92			\$72.9
09/28/2019		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
10/28/2019		\$0.00			\$248.94			\$226.17			\$126.92			\$72.9
11/28/2019		\$0.00			\$248.94			\$226.17		<u> </u>	\$126.92			\$72.9
12/28/2019				53 at			_	\$226.17		-	\$126.92		_	\$72.9
01/28/2020	60	\$0.00	1 at \$26.59	1 at	\$248.46	1	at	\$225.69	1	at	\$126.44	1	at	\$72.6
			\$775.03	3	\$14,269.20			\$12,903.00			\$6,853.20			\$3,939.0
	$\dashv$			+						-				
	+			++										
	-+	#VALUE!	0.00		0.00			0.00			0.00		$\vdash$	0.0

Label Matrix for local noticing Case 6:15-bk-06248-ABB Doc 13 Filed 08/04/15 Page 7 of 7 Auto Finance 174 Dakota Avenue Capital One, NA Case 6:15-bk-06248-ABB Groveland, FL 34736-9503 P.O. Box 201347 Middle District of Florida Arlington, TX 76006-1347 Orlando Tue Aug 4 07:53:33 EDT 2015 Amerifinancial Solutio Business Revenue Syste Capital One Po Box 602570 Attn: Bankruptcy 2419 Spy Run Ave Ste A Charlotte NC 28260-2570 Fort Wayne IN 46805-3262 Po Box 30285 Salt Lake City UT 84130-0285 Capital One Auto Finance Capital One Auto Finance, a division of Capi Chase Card 3905 N Dallas Pkwy P.O. Box 201347 Po Box 15298 Plano TX 75093-7892 Arlington, TX 76006-1347 Wilmington DE 19850-5298 Cherryridge at Estates Estates Cherry Lake Master Florida Department of Revenue c/o Mankin Law Group c/o Mankin Law group Bankruptcy Unit Post Office Box 6668 2535 Landmark Dr, Ste 212 2535 Landmark Drive, Ste 212 Clearwater FL 33761-3930 Clearwater FL 33761-3930 Tallahassee FL 32314-6668 Internal Revenue Service Lake County Tax Collector Regional Acceptance Co Post Office Box 7346 Attn: Bob McKee Attn: Bankruptcy Philadelphia PA 19101-7346 Post Office Box 327 266 Beacon Ave Tavares FL 32778-0327 Winterville NC 28590-7924 Laurie K Weatherford + Selene Finance Post Office Box 3450 Attn: Bankruptcy Dept Groveland FL 34736-9503 9990 Richmond Ave Winter Park, FL 32790-3450 Ste 400 South Houston TX 77042-4546

Ricky Gill 174 Dakota Ave

United States Trustee - ORL7/13 7+ Office of the United States Trustee George C Young Federal Building 400 West Washington Street, Suite 1100 Orlando, FL 32801-2210

Mark P Cressman + Cressman Law Firm 13350 West Colonial Drive Suite 350

Winter Garden, FL 34787-3998

End of Label Matrix Mailable recipients 19 Bypassed recipients 0 Total 19